

EXHIBIT “J”



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A LIMITED LIABILITY COMPANY
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October 5, 2009

Federal Express Overnight Delivery

Ronald Payne, Esquire
Long, Parker, Warren, Anderson & Payne
14 South Pack Square, Suite 600
Asheville, NC 28801

Re: The Hammocks, LLC d/b/a Richmond Hill Inn

Dear Mr. Payne:

Harleysville Mutual Insurance Company has elected to seek judicial review of the coverage issues that are raised in the attached motion for relief and complaint attached thereto.

In light of Harleysville's decision to seek rescission of the foregoing policy, we are enclosing a check in the amount of \$23,933.63, which amount constitutes all of the payments received by Harleysville Mutual Insurance Company by The Hammocks, LLC for Policy No. OF-3M2977. Please note that the foregoing \$23,933.63 excludes two (2) payments received from The Hammocks, LLC which were returned marked "NSF".

Should you wish to discuss this matter, please contact me.

Very truly yours,

NELSON LEVINE de LUCA & HORST, LLC

Michael R. Nelson

MRN/pzh

Enclosures

cc: Harleysville Mutual Insurance Company
David L. Brown, Pinto Coates Kyre & Brown PLLC
Douglas Y. Christian, Esquire, Ballard Spahr Andrews & Ingersoll, LLP